

United States Bankruptcy Court
Northern District of Ohio

In re:
April Marie Yaros
Debtor(s)

Case No. 20-13653-jps
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-1
Date Rcvd: Nov 19, 2020

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 21, 2020:

Recip ID	Recipient Name and Address
db	+ April Marie Yaros, 4087 West 48th Street, Cleveland, OH 44144-1925
26667336	+ Mercury Card/fb&t/tsys, 1415 Warm Springs Rd, Columbus, GA 31904-8366
26667337	+ NEORS, 3900 Euclid Ave., Cleveland, OH 44115-2506

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
ust	+ Email/Text: ustregion09.cl.ecf@usdoj.gov	Nov 19 2020 21:44:00	Cynthia J. Thayer, US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
26667328	+ Email/Text: bankruptcy@amerifirst.com	Nov 19 2020 23:33:00	Amerifirst Home Mortga, 950 Trade Centre Way, Kalamazoo, MI 49002-0493
26667329	+ EDI: AMEREXPR.COM	Nov 20 2020 02:08:00	Amex, P.o. Box 981537, El Paso, TX 79998-1537
26667332	+ Email/Text: collections@cenfedcu.org	Nov 19 2020 21:42:00	Century Federal Cr Un, 1240 E 9th St, Cleveland, OH 44199
26667330	+ EDI: CAPITALONE.COM	Nov 20 2020 02:08:00	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
26667331	+ EDI: CITICORP.COM	Nov 20 2020 02:08:00	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
26667333	+ Email/Text: Bankruptcy_Unit@clevelandwater.com	Nov 19 2020 21:42:00	City of Cleveland Division of Water, 1201 Lakeside Ave., Cleveland, OH 44114-1100
26667334	+ Email/Text: electronicbkydocs@nelnet.net	Nov 19 2020 23:32:00	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
26667335	EDI: JPMORGANCHASE	Nov 20 2020 02:08:00	Jpmcb Card, Po Box 15369, Wilmington, DE 19850
26668486	+ EDI: PRA.COM	Nov 20 2020 02:08:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
26667338	+ EDI: RMSC.COM	Nov 20 2020 02:08:00	Syncb/oldnavydc, Po Box 965005, Orlando, FL 32896-5005

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Century Federal Credit Union
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 21, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2020 at the address(es) listed below:

Name	Email Address
Jon M. Ginter	on behalf of Debtor April Marie Yaros jginter@ginterlegal.com
Milos Gvozdenovic	on behalf of Creditor Century Federal Credit Union mgvozdenovic@weltman.com ecfndoh@weltman.com
Robert D. Barr	barr-trustee@koehler.law rdb@trustesolutions.net;syackly@koehler.law

TOTAL: 3

Information to identify the case:

Debtor 1 April Marie Yaros
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Northern District of Ohio**

Case number: **20-13653-jps**

Social Security number or ITIN **xxx-xx-3641**

EIN --_-----

Social Security number or ITIN -----

EIN --_-----

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

April Marie Yaros

11/18/20

By the court: JESSICA E. PRICE SMITH
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.